

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Milton Thompson  
Debtor

Case No. 21-00055-JAW  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-3  
Date Rcvd: Jul 21, 2025

User: mssbad  
Form ID: 309A

Page 1 of 3  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2025:**

Recip ID	Recipient Name and Address
db	+ Milton Thompson, P.O. Box 56, Benton, MS 39039-0056
aty	+ Brittany Smith Taylor, Padgett Law Group, 4245 Balmoral Drive SW, Suite 101, Huntsville, AL 35801-6497
aty	+ Jennifer A Curry Calvillo, The Rollins Law Firm, 702 W. Pine St, Hattiesburg, MS 39401-3836
5417122	+ Brittany Smith Taylor, Esq., For Newrez LLC dba Shellpoint Mortgage S, Padgett Law Group, 4245 Balmoral Dr SW Suite 101, Huntsville, AL 35801-6497
4966069	+ C Spire, PO Box 159, Meadville, MS 39653-0159
4966070	+ Caira Thompson, PO Box 56, Benton, MS 39039-0056
4966074	+ Ferguson Furniture, 241 S Main St., Yazoo City, MS 39194-4009
4966077	+ Jackson Anesthesia, PO Box 2398, Jackson, MS 39225-2398
4966472	+ Jennifer A Curry Calvillo, The Rollins Law Firm Attorney For, Milton Thompson, 702 W. Pine St, Hattiesburg, MS 39401-3836
4966079	+ MS Sports Medicine, P.O. Drawer 16870, Jackson, MS 39236-6870
4966080	+ Mutual Cdt, 1604 Cherry St, Vicksburg, MS 39180-3586
4966084	+ Pioneer Credit, 212A Clinton Blvd, Clinton, MS 39056-5126
4966091	+ TOWER LOAN, P O BOX 320001, FLOWOOD MS 39232-0001 address filed with court:, Tower Loan, 178 W Center St, Canton, MS 39046
4966090	+ Tower Loan, 110 Jerry Clower Blvd, Yazoo City, MS 39194-5144
4966092	Verizon, P.O. Box 151221, Albany, NY 12212

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Jul 21 2025 19:31:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	EDI: BENSHAFFER	Jul 21 2025 23:28:00	Eileen N. Shaffer, P.O. Box 1177, Jackson, MS 39215-1177
ust	+ Email/Text: ustpreign05.ja.ecf@usdoj.gov	Jul 21 2025 19:31:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
cr	+ Email/Text: opportunitynotices@gmail.com	Jul 21 2025 19:31:00	Opportunity Financial, LLC, P.O. Box 5040, Fredricksburg, VA 22403-0640
4966066	+ EDI: AAFES	Jul 21 2025 23:28:00	AAFES, 3911 Walton Walker, Dallas, TX 75236-1598
4966067	Email/Text: bankruptcy@acacceptance.com	Jul 21 2025 19:31:00	American Credit Accept, P.O. Box 204531, Dallas, TX 75320-4531
4966735	+ Email/Text: bankruptcy@acacceptance.com	Jul 21 2025 19:31:00	American Credit Acceptance, 961 East Main Street, Spartanburg SC 29302-2149
4987029	+ EDI: AAFES	Jul 21 2025 23:28:00	Army & Air Force Exchange Services, Attention: GC-G, 3911 S. Walton Walker Blvd, Dallas, TX 75236-1509
4966068	^ MEBN	Jul 21 2025 19:26:58	Baptist, P.O. Box 23090, Jackson, MS 39225-3090

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4966071	+ EDI: CAPITALONE.COM	Jul 21 2025 23:28:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
4984807	+ EDI: AIS.COM	Jul 21 2025 23:28:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4966072	+ EDI: CITICORP	Jul 21 2025 23:28:00	CitiBank, 701 East 60th St N, Sioux Falls, SD 57104-0432
4966076	EDI: IRS.COM	Jul 21 2025 23:28:00	Department of Treasury -, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
4966073	+ EDI: DIRECTV.COM	Jul 21 2025 23:28:00	Directv, P.O. Box 105261, Atlanta, GA 30348-5261
4966075	+ EDI: CITICORP	Jul 21 2025 23:28:00	Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
4966078	+ EDI: AAFES	Jul 21 2025 23:28:00	Military Star, P.O. Box 650410, Dallas, TX 75265-0410
4982884	+ Email/Text: mtgbk@shellpointmtg.com	Jul 21 2025 19:31:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
4966081	+ EDI: AGFINANCE.COM	Jul 21 2025 23:28:00	One Main Financial, 1069 Hwy 51 Ste B, Madison, MS 39110-7755
4966082	+ EDI: AGFINANCE.COM	Jul 21 2025 23:28:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
4967514	+ EDI: AGFINANCE.COM	Jul 21 2025 23:28:00	OneMain Financial Group LLC, OneMain, PO Box 3251, Evansville, IN 47731-3251
4966083	+ Email/Text: opportunitynotices@gmail.com	Jul 21 2025 19:31:00	Opportunity Financial,, 130 E Randolph St, STE 1650, Chicago, IL 60601-6241
4986145	+ Email/Text: opportunitynotices@gmail.com	Jul 21 2025 19:31:00	Opportunity Financial, LLC, PO Box 5040, Fredericksburg, VA 22403-0640
4966086	EDI: PRA.COM	Jul 21 2025 23:28:00	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502
4966085	EDI: PRA.COM	Jul 21 2025 23:28:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
4981708	EDI: PRA.COM	Jul 21 2025 23:28:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
4966087	+ EDI: PHINELEVATE	Jul 21 2025 23:28:00	Rise Credit, P.O. Box 101808, Fort Worth, TX 76185-1808
4966088	+ Email/Text: mtgbk@shellpointmtg.com	Jul 21 2025 19:31:00	Shellpoint Mortgage, 75 Bealtie Pl #300, Greenville, SC 29601-2138
4966089	+ EDI: SYNC	Jul 21 2025 23:28:00	Synchrony Bank, PO Box 105972, Atlanta, GA 30348-5972
4982917	+ Email/Text: bankruptcy@towerloan.com	Jul 21 2025 19:31:00	Tower Loan of Mississippi, LLC, P.O. Box 320001, Flowood, MS 39232-0001
4982989	+ EDI: AIS.COM	Jul 21 2025 23:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4966093	+ EDI: SYNC	Jul 21 2025 23:28:00	Walmart, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 31

**BYPASSED RECIPIENTS**

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2025

Signature: /s/Gustava Winters

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**  
**United States Bankruptcy Court Southern District of Mississippi**

**Information to identify the case:**

Debtor 1	<u>Milton Thompson</u>	Social Security number or ITIN	<b>xxx-xx-9720</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court for the Southern District of Mississippi		Date case filed in chapter 13	<b>1/13/21</b>
Case number: <b>21-00055-JAW</b>		Date case converted to chapter 7	<b>7/21/25</b>

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit [www.mssb.uscourts.gov](http://www.mssb.uscourts.gov).**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Milton Thompson	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	P.O. Box 56 Benton, MS 39039	
<b>4. Debtor's attorney</b> Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
<b>5. Bankruptcy trustee</b> Name and address	Eileen N. Shaffer P.O. Box 1177 Jackson, MS 39215-1177	Contact phone 601-969-3006 Email eshafter@eshafter-law.com

**For more information, see page 2 >**

Debtor **Milton Thompson**Case number **21-00055-JAW**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> .	Thad Cochran U.S. Courthouse 501 E. Court Street Suite 2.300 Jackson, MS 39201	<b>Office Hours:</b> Monday – Friday 8:00 AM – 5:00 PM  <b>Contact phone</b> 601-608-4600  <b>Date:</b> 7/21/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 22, 2025 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Trustee: Eileen N. Shaffer</b> <b>Zoom video meeting.</b> <b>Go to <a href="https://zoom.us/join">zoom.us/join</a>, enter Meeting ID 905 950 7847 and Passcode 8931265934 , OR call 769-215-5931.</b>  <b>For additional meeting information go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a></b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 10/21/25</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	